

IN THE CLAIMS:

This listing of claims replaces all previous listings of claims:

LISTING OF PENDING CLAIMS:

Claims 1-54. (Canceled)

Claim 55. (Currently Amended/Withdrawn) A method for transmitting data within and between at least one ~~or more~~ remote location subsystems, at least one intermediate location subsystem and at least one central location subsystem in a tiered manner wherein each of the at least one central location subsystem communicates with each of the at least one ~~or more~~ remote location subsystems, the method comprising the steps of:

capturing an image of checks and extracting data therefrom;

capturing electronic transactions ~~transaction data~~ and extracting data therefrom;

verifying the data extracted from the image of checks and the data extracted from the electronic transactions ~~extracted data~~;

transmitting at least some of said data extracted from the image of checks and the data extracted from the electronic transactions within at least one of the at least one ~~or more~~ remote ~~locations~~ location;

transmitting at least some of said data extracted from the image of checks and the data extracted from the electronic transactions from each of the at least one of the at least one ~~or more~~ remote location to a corresponding at least one of the at least one intermediate location;

transmitting at least some of said data extracted from the image of checks and the data extracted from the electronic transactions data within at least one of the at least one intermediate location;

transmitting at least some of said data extracted from the image of checks and the data extracted from the electronic transactions data from each of the at least one intermediate location to a corresponding at least one of the at least one central location; and

transmitting at least some of said data extracted from the image of checks and the data extracted from the electronic transactions data within at least one of the at least one central location.

Claim 56. (Currently Amended) A method for central management, storage and verification of at least one of (a) at least one remotely captured electronic transaction and (b) at least one ~~[[or]]~~ paper transaction ~~transactions~~ from at least one of electronic transactions ~~transaction data~~, documents, and receipts, the method comprising the steps of:

utilizing ~~using~~ at least one remote subsystem for capturing and sending transaction data from at least one ~~or more~~ remote subsystem location ~~locations~~ to at least one central subsystem;

utilizing ~~using~~ said at least one central subsystem to manage the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data within ~~with~~ said at least one central subsystem at a central location;

utilizing ~~using~~ at least one of said at least one central subsystem to manage the collecting, processing, sending, and storing of the captured transaction at a central location, including comparing transaction data to stored transaction data for verification; and

transmitting the transaction data within and between at least one of the at least one of ~~more~~ remote subsystem location ~~locations~~ and the central location.

Claim 57. (Currently Amended) The method ~~as in~~ of claim 56, wherein said ~~step of managing~~ utilizing at least one of said at least one central subsystem to manage the collecting, processing, sending and storing further ~~comprises~~ comprise the step of performing said paper transactions ~~transaction~~ by transferring funds electronically from a [[the]] payer bank to a payee bank.

Claim 58. (Currently Amended) A method for central management, storage, and verification of remotely captured transactions comprising ~~the steps of~~:

capturing and sending transaction data at at least one ~~or more~~ remote location ~~locations~~;

managing and capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data at a central location;

managing the collecting, processing, sending and storing of the transaction data;

~~encrypting subsystem identification information and the transaction data~~; and

transmitting the transaction data ~~and the subsystem identification~~ information among at least one of the at least one remote location location(s) and the central location.

Claim 59. (Currently Amended) A method for central management, storage and verification of remotely captured transactions comprising ~~the steps of:~~

capturing electronic transaction data at at least one or more remote location locations and sending at least one of (a) the electronic transaction data and (b) [[or]] data extracted therefrom;

managing the capturing and sending of the at least one of (a) the electronic transaction data and (b) the data extracted therefrom;

collecting, processing, sending and storing of the at least one of (a) the electronic transaction data and (b) the data extracted therefrom;

encrypting subsystem identification information and encrypting the at least one of (a) the electronic transaction data (b) and the data extracted therefrom; and

transmitting (1) the at least one of (a) the electronic transaction data and (b) the data extracted therefrom and (2) subsystem identification information among at least one of the at least one remote location location(s) and the central location.

Claim 60. ((New/Withdrawn) The method of claim 55, wherein the transaction data is obtained from at least one of electronic transactions from credit cards, electronic transactions from smart cards, electronic transactions from debit cards, transactions from paper documents and transactions from receipts.

Claim 61. (New) The method of claim 56, wherein the transaction data is obtained from at least one of electronic transactions from credit cards, electronic transactions from smart cards, electronic transactions from debit cards, transactions from paper documents and transactions from receipts.

Claim 62. (New) The method of claim 57, wherein the transaction data is obtained from at least one of electronic transactions from credit cards, electronic transactions from smart cards, electronic transactions from debit cards, transactions from paper documents and transactions from receipts.

Claim 63. (New) The method of claim 58, wherein the transaction data is obtained from at least one of electronic transactions from credit cards, electronic transactions from smart cards, electronic transactions from debit cards, transactions from paper documents and transactions from receipts.

Claim 64. (New) The method of claim 59, wherein the transaction data is obtained from at least one of electronic transactions from credit cards, electronic transactions from smart cards, electronic transactions from debit cards, transactions from paper documents and transactions from receipts.

Claim 65, ((New/Withdrawn)) The method of claim 55, wherein the transaction data is obtained from electronic transactions from credit cards.

Claim 66. (New) The method of claim 56, wherein the transaction data is obtained from electronic transactions from credit cards.

Claim 67. (New) The method of claim 57, wherein the transaction data is obtained from electronic transactions from credit cards.

Claim 68. (New) The method of claim 58, wherein the transaction data is obtained from electronic transactions from credit cards.

Claim 69. (New) The method of claim 59, wherein the transaction data is obtained from electronic transactions from credit cards.

Claim 70. (New/Withdrawn) The method of claim 55, wherein the transaction data is obtained from electronic transactions from smart cards.

Claim 71. (New) The method of claim 56, wherein the transaction data is obtained from electronic transactions from smart cards.

Claim 72. (New) The method of claim 57, wherein the transaction data is obtained from electronic transactions from smart cards.

Claim 73. (New) The method of claim 58, wherein the transaction data is obtained from electronic transactions from smart cards.

Claim 74. (New) The method of claim 59, wherein the transaction data is obtained from electronic transactions from smart cards.

Claim 75. (New/Withdrawn) The method of claim 55, the data further comprising biometric data.

Claim 76. (New) The method of claim 56, the data further comprising biometric data.

Claim 77. (New) The method of claim 57, the data further comprising biometric data.

Claim 78. (New) The method of claim 58, the data further comprising biometric data.

Claim 79. (New) The method of claim 59, the data further comprising biometric data.